

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
29 December 2004 (29.12.2004)

PCT

(10) International Publication Number
WO 2004/114079 A2

- (51) International Patent Classification⁷: **G06F**
- (21) International Application Number:
PCT/US2004/019272
- (22) International Filing Date: 17 June 2004 (17.06.2004)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
PCT/US03/19093 18 June 2003 (18.06.2003) US
- (71) Applicant and
(72) Inventor: NICHOLS, Evelyn [US/US]; 2221 38th Place
East, Seattle, WA 98112 (US).

AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

- (84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

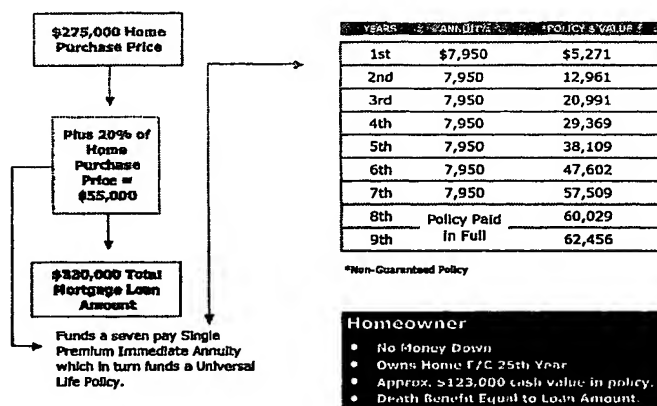
— without international search report and to be republished upon receipt of that report

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

- (54) Title: MORTGAGE FINANCING SYSTEM

The Mana Loan

Financing: 100%
Term: 30 Year Bi-Weekly Loan
Borrower: 33 Year-Old Non-smoking Male



(57) Abstract: The present invention is a method for providing mortgage financing to a borrower while additionally creating the opportunity for the borrower to invest in their long and short-term financial security. In real estate purchase, a mortgage is extended for greater than the real estate purchase price. The surplus amount is applied against at least one investment vehicle, so that after the periodic payments are completed, the borrower has equity in real estate and an interest in at least one investment vehicle. The investment vehicle provides security for the mortgage.